



U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE
STATEMENT

Docket Number
40108/00101

Application Number
09/680,923

Filing Date
October 6, 2000

Examiner

Art Unit
2161

Invention Title
**A SYSTEM AND METHOD FOR
MANAGING RISK AND OPPORTUNITY**

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By: *Patrick J. Fay* Date: *Aug 2, 2001*
PATRICK J. FAY

1. In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for Applicants hereby bring the following references (cited in the specification of the above-identified application) to the attention of the Examiner. The references are listed on the attached modified PTO Form No. 1449. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.
2. A copy of each patent, publication or other information listed on the modified PTO form 1449 is enclosed.

3. Because this Information Disclosure Statement is being submitted before the mailing of a first Office Action on the merits, no fee is believed to be required. However, if any fee is required, please use Deposit Account No. 50-1492. A copy of this sheet is enclosed for that purpose.

Dated: May 2, 2001

By: 

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